

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rose Mary Graziano  
James Graziano  
Debtors

Case No. 19-01593-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db/jdb aty +Rose Mary Graziano, James Graziano, 114 Corcoran Street, Old Forge, PA 18518-1710  
+Peoples Security Bank & Trust c/o James T. Shoema, 600 Third Avenue, Kingston, PA 18704-5815  
5199828 +Peoples Security Bank & Trust c/o James T. Shoemak, 600 Third Avenue, Kingston, PA 18704-5815  
5186612 +Peoples Security Bank and Trust, 150 N Washington Ave,, Scranton PA 18503-1843  
5186613 Sear's/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282  
5186616 +Tek Collect, PO Box 1269, Columbus, OH 43216-1269  
5186618 +Valley Oral Maxillofacial Surgery, 521 Mount Pleasant Drive, #102, Scranton PA 18503-1993

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Aug 13 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5186602 EDI: BANKAMER.COM Aug 13 2019 23:18:00 Bank of America, PO Box 982238, El Paso TX 79998  
5186603 EDI: CITICORP.COM Aug 13 2019 23:18:00 CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
5186609 +EDI: WFNNB.COM Aug 13 2019 23:18:00 CP/Bon Ton, PO BOX 182789, Columbus, OH 43218-2789  
5186604 +EDI: WFNNB.COM Aug 13 2019 23:18:00 Comenity Bank/LaneBryant, PO Box 182789, Columbus OH 43218-2789  
5186605 EDI: WFNNB.COM Aug 13 2019 23:18:00 Comenity Bank/Pier 1, PO Box 182789, Columbus OH 43218-2789  
5186606 EDI: WFNNB.COM Aug 13 2019 23:18:00 Comenity Bank/Torrid, PO Box 182789, Columbus OH 43218-2789  
5186608 +EDI: WFNNB.COM Aug 13 2019 23:18:00 Comenity Capital Bank, PO Box 182120, Columbus OH 43218-2120  
5186607 EDI: WFNNB.COM Aug 13 2019 23:18:00 Comenity bank/vctrsssec, PO BOX 182789, COLUMBUS, OH 43218-2789  
5186610 EDI: DISCOVER.COM Aug 13 2019 23:18:00 Discover, PO Box 15316, Wilmington DE 19850  
5186611 +EDI: AGFINANCE.COM Aug 13 2019 23:18:00 One Main, PO Box 1010, Evansville, IN 47706-1010  
5186615 +EDI: RMSC.COM Aug 13 2019 23:18:00 SYNCB/WAL-MART, PO BOX 965024, Orlando, FL 32896-5024  
5186614 +EDI: RMSC.COM Aug 13 2019 23:18:00 Sync Bank TJ Max, P.O. Box 965015, Orlando, Florida 32896-5015  
5186915 +EDI: RMSC.COM Aug 13 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5186617 EDI: TFSR.COM Aug 13 2019 23:18:00 Toyota Motor Credit, 5005 N River Blvd Ne, Cedar Rapids IA 52411  
5186619 +EDI: VERIZONCOMB.COM Aug 13 2019 23:18:00 Verizon Wireless, PO Box 26055, Minneapolis MN 55426-0055

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

J. Zac Christman on behalf of Debtor 2 James Graziano zac@fisherchristman.com,  
office@fisherchristman.com  
J. Zac Christman on behalf of Debtor 1 Rose Mary Graziano zac@fisherchristman.com,  
office@fisherchristman.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
James T. Shoemaker on behalf of Attorney Peoples Security Bank & Trust c/o James T. Shoemaker, Esquire jshoemaker@hkqpc.com  
John Fisher on behalf of Debtor 1 Rose Mary Graziano johnvfisher@yahoo.com, fisherlawoffice@yahoo.com  
John Fisher on behalf of Debtor 2 James Graziano johnvfisher@yahoo.com, fisherlawoffice@yahoo.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com, mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**Debtor 1 **Rose Mary Graziano**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1325**

EIN --\_-----

Debtor 2 **James Graziano**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8490**

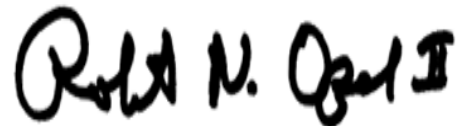
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-01593-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Rose Mary Graziano  
aka Rosemary Graziano

James Graziano

By the  
court:Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

8/13/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**